

To: United States Bankruptcy Court
Southern District of New York

December 21, 2012

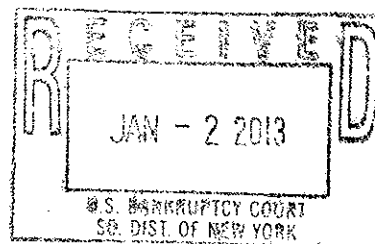
Subject: Case No. 12-12020 (MG)

I have a mortgage with GMAC acct. no. 0561968009, I would like to have the opportunity to purchase my mortgage at a discount similar to what a bond holder will receive. I'm getting very close to retirement and need to get a few things organized so I can have a successful retirement. I have this mortgage and a second mortgage. Like other people in Michigan we have about \$75K negative equity in this house, otherwise I would try to refinance both mortgages into one mortgage with a new low interest. We plan to relocate south, where my grandchildren live. This may simplify our selling of the house, otherwise we plan to walk away or short sell.

Thanks

William G. Carlson

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U.S. BANKRUPTCY COURT
S.D. DIST. OF NEW YORK

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